

<i>SERFF Tracking Number:</i>	<i>CLBA-125559110</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbia Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CMI-FPL-08-R01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Farm Personal Liability</i>		
<i>Project Name/Number:</i>	<i>Terrorism Reauthorization Act/CMI-FPL-08-R01</i>		

## Filing at a Glance

Company: Columbia Mutual Insurance Company

Product Name: Farm Personal Liability

SERFF Tr Num: CLBA-125559110

State: Arkansas

TOI: 17.0 Other Liability - Claims

SERFF Status: Closed

State Tr Num: EFT \$25

Made/Occurrence

Sub-TOI: 17.0000 Other Liability Sub-TOI

Co Tr Num: CMI-FPL-08-R01

State Status: Fees verified and received

Combinations

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding

Authors: Dennis McVay, Christina Walker, DeeDee Williams

Disposition Date: 03/31/2008

Date Submitted: 03/20/2008

Disposition Status: Filed

Effective Date Requested (New): 03/15/2008

Effective Date (New): 03/15/2008

Effective Date Requested (Renewal): 06/01/2008

Effective Date (Renewal): 06/01/2008

State Filing Description:

Re-assigned from ER on 3/27;

## General Information

Project Name: Terrorism Reauthorization Act

Status of Filing in Domicile: Pending

Project Number: CMI-FPL-08-R01

Domicile Status Comments:

Reference Organization: N/A

Reference Number: N/A

Reference Title: N/A

Advisory Org. Circular: N/A

Filing Status Changed: 03/31/2008

State Status Changed: 03/31/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

We are filing revised manual pages TC-1 and UR-3, which we propose to use in our Farm Personal Liability Policy Program, as well as, removed manual page UR-4. Please note that we are updating the terrorism section of our manual in accordance with the most recent changes to TRIA. These changes have been highlighted for your convenience.

SERFF Tracking Number: CLBA-125559110 State: Arkansas  
Filing Company: Columbia Mutual Insurance Company State Tracking Number: EFT \$25  
Company Tracking Number: CMI-FPL-08-R01  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
Product Name: Farm Personal Liability  
Project Name/Number: Terrorism Reauthorization Act/CMI-FPL-08-R01

## Company and Contact

### Filing Contact Information

DeeDee Williams, Asst. Analyst dwilliams@colinsgrp.com  
2102 White Gate Drive (573) 474-6193 [Phone]  
Columbia, MO 65205 (800) 836-5713[FAX]

### Filing Company Information

Columbia Mutual Insurance Company CoCode: 40371 State of Domicile: Missouri  
2102 White Gate Drive Group Code: 807 Company Type: Mutual  
P O Box 618  
Columbia, MO 65205 Group Name: Columbia Insurance State ID Number: 03  
Group  
(573) 474-6193 ext. [Phone] FEIN Number: 43-0790393  
-----

## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Columbia Mutual Insurance Company	\$25.00	03/20/2008	18826885

*SERFF Tracking Number:*      *CLBA-125559110*                      *State:*                      *Arkansas*  
*Filing Company:*              *Columbia Mutual Insurance Company*              *State Tracking Number:*              *EFT \$25*  
*Company Tracking Number:*      *CMI-FPL-08-R01*  
*TOI:*                      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*                      *17.0000 Other Liability Sub-TOI Combinations*  
*Product Name:*                      *Farm Personal Liability*  
*Project Name/Number:*              *Terrorism Reauthorization Act/CMI-FPL-08-R01*

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Becky Harrington	03/31/2008	03/31/2008

*SERFF Tracking Number:*      *CLBA-125559110*      *State:*      *Arkansas*  
*Filing Company:*      *Columbia Mutual Insurance Company*      *State Tracking Number:*      *EFT \$25*  
*Company Tracking Number:*      *CMI-FPL-08-R01*  
*TOI:*      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*      *17.0000 Other Liability Sub-TOI Combinations*  
*Product Name:*      *Farm Personal Liability*  
*Project Name/Number:*      *Terrorism Reauthorization Act/CMI-FPL-08-R01*

## **Disposition**

Disposition Date: 03/31/2008

Effective Date (New): 03/15/2008

Effective Date (Renewal): 06/01/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: CLBA-125559110 State: Arkansas  
 Filing Company: Columbia Mutual Insurance Company State Tracking Number: EFT \$25  
 Company Tracking Number: CMI-FPL-08-R01  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
 Product Name: Farm Personal Liability  
 Project Name/Number: Terrorism Reauthorization Act/CMI-FPL-08-R01

Item Type	Item Name	Item Status	Public Access
Rate	Revised table of contents	Filed	Yes
Rate	Revised manual page	Filed	Yes
Rate	Removed manual page	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>CLBA-125559110</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Columbia Mutual Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>CMI-FPL-08-R01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Farm Personal Liability</i>		
<i>Project Name/Number:</i>	<i>Terrorism Reauthorization Act/CMI-FPL-08-R01</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CLBA-125559110 State: Arkansas

Filing Company: Columbia Mutual Insurance Company State Tracking Number: EFT \$25

Company Tracking Number: CMI-FPL-08-R01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Farm Personal Liability

Project Name/Number: Terrorism Reauthorization Act/CMI-FPL-08-R01

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Revised table of contents	TC-1	Replacement	TC-1.pdf
Filed	Revised manual page	UR-3	Replacement	UR-3.pdf
Filed	Removed manual page	UR-4	Withdrawn	

# FARM PERSONAL LIABILITY POLICY PROGRAM

## TABLE OF CONTENTS

### GENERAL RULES

General Instructions.....	GR-1
Policy Format .....	GR-1
Limits of Liability.....	GR-1/GR-2
Description of Coverages.....	GR-2
Aggregate Limits .....	GR-3
Eligibility .....	GR-3/GR-4
Additional Interests.....	GR-4
Policy Period.....	GR-4
Cancellation or Reductions in Limits of Liability or Coverages .....	GR-5
Manual Premium Revision .....	GR-5
Minimum Premium.....	GR-5
Waiver of Premium.....	GR-5
Whole Dollar Premium.....	GR-5
Transfer or Assignment .....	GR-5
Reinstatements.....	GR-5

### UNDERWRITING RULES

Underwriting and Risk Selection .....	UR-1
Prohibited Risk List .....	UR-1/UR-2
Binder Restrictions .....	UR-2
Binder Rules .....	UR-2
Terrorism Coverage.....	UR-3

### ARKANSAS RATE PAGES

Rating Information.....	AR-1
Personal Liability Coverage.....	AR-1
Additional Interests - Occupying a Separate Residence on the Farm Premises.....	AR-1
Additional Interests - Other Residents of the Named Insured's Household .....	AR-2
Additional Residence Rented to Others .....	AR-2
Additional Farm Premises Rented to Others.....	AR-2
Structures Rented to Others .....	AR-2
Care Provided for Others .....	AR-2
Business Activities - Business Not Owned by the Insured .....	AR-2/AR-3
Office, Professional, Private School, or Studio Occupancy.....	AR-3
Owned Snowmobiles - Off Premises .....	AR-3
Owned All Terrain Vehicles - Off Premises .....	AR-3
Watercraft .....	AR-4
Personal Injury - Personal and Farm Personal Liability .....	AR-4
Personal and Advertising Injury - Commercial Liability.....	AR-4
Employers Liability - Farm Employees .....	AR-5
Custom Farming .....	AR-5
Incidental Business Pursuits .....	AR-5
Farm Chemical Limited Liability .....	AR-6
Exclusion of the Products/Completed Work Hazard - Commercial Liability Coverage .....	AR-6
Farmer's Medical Payments - Named Insured .....	AR-6
Other Limits.....	AR-7/AR-9



## FARM PERSONAL LIABILITY POLICY PROGRAM

### TERRORISM COVERAGE

The "Terrorism Risk Insurance Act" (TRIA) establishes a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism provided the terrorist act results in aggregate losses in excess of an amount stated in the Act. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for a percentage of losses (as stated in the Act) in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers' liability for losses. If a terrorism event pierces the cap of a given year, insured losses paid (amounts below the cap) under the federal program may be subject to pro rata allocation in accordance with procedures established by the Treasury. All insurers providing commercial property or casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage.

For all new and renewal business, an insurer must make available to insureds coverage for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered, the federal share of compensation for such losses under the Program and the existence of the \$100 billion cap, at the time of offer, purchase and renewal of the policy.

### ENDORSEMENTS AND RATING

Endorsement GL 0310 will be attached to allow coverage for certified terrorism losses and to exclude coverage for certified terrorism losses that exceed the maximum annual liability as set forth in the Act.

There is no additional premium charge for the portion of certified terrorism loss coverage that is retained by the company.

### INTERSTATE ACCOUNTS

Any manual rules specifying that policies covering property located in more than one state may be written subject to the rules, forms, and endorsements for the state with either the largest values or where the insured's headquarters are located do not apply with respect to terrorism loss. When a policy covers property located in more than one state or jurisdiction, exclusions and/or coverage for terrorism loss for each location must be written in accordance with the forms, rules, and rating information applicable in that state or jurisdiction.

When a policy covers property located in more than one state or jurisdiction and more than one endorsement must be attached, indicate on the declarations the location(s) to which each endorsement applies.